

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-105 (Canceled)

106. (New) A method for making bill information available for presentation to a user entity via a wide-area communications network, comprising:

receiving, by a first bill information presentment entity, first authentication information for authenticating a first user entity, the first bill information presentment entity having an associated first site on the communications network;

accessing, by the first bill information presentment entity via the communications network, first bill information, representing a first bill of a first biller entity for the first user entity, at a second site on the communications network associated with a second bill information presentment entity, the access being based on the first authentication information received by the first bill information presentment entity, and without the second network site receiving authentication information from the first user entity; and

retrieving, by the first bill information presentment entity via the communications network, the accessed first bill information for presentation by the first network site associated with the first bill information presentment entity to a third site on the communications network associated with the first user entity via the communications network;

wherein, the first, the second, and the third network sites are different sites on the communications network.

107. (New) The method according to claim 106, wherein:

the first bill information presentment entity receives the first authentication information at the first network site from the third network site associated with the first user entity, via the communications network.

108. (New) The method according to claim 106, wherein:

the first bill information presentment entity accesses and retrieves the first bill information from the first network site.

109. (New) The method according to claim 106, wherein:

the received first authentication information are credentials of the first user entity.

110. (New) The method according to claim 109, wherein:

the received credentials include a user ID and a password.

111. (New) The method according to claim 106, further comprising:

presenting the retrieved first bill information to the user entity by communicating the retrieved first bill information from the first network site associated with the first bill information presentment entity to the third network site associated with the first user entity, via the communications network.

112. (New) The method according to claim 106, further comprising:

accessing, by the first bill information presentment entity via the communications network, second bill information, representing a second bill of a second biller entity for the first user entity, at a fourth site on the communications network associated with a third bill information presentment entity, the access being based on the first authentication information received by the first bill information presentment entity, and without the fourth network site receiving authentication information from the first user entity; and

retrieving, by the first bill information presentment entity via the communications network, the accessed second bill information for presentation by the first network site associated with the first bill information presentment entity to the third network site associated with the first user entity via the communications network;

wherein, the fourth network site is different than the first, the second, and the third network sites.

113. (New) The method according to claim 106, further comprising:

receiving, by the first bill information presentment entity, second authentication information for authenticating a second user entity;

accessing, by the first bill information presentment entity via the communications network, second bill information, representing a second bill of the first biller entity for the second user entity, at the second network site associated with the second bill information presentment entity, the access being based on the second authentication

information received by the first bill information presentment entity, and without the second network site receiving authentication information from the second user entity; and

retrieving, by the first bill information presentment entity via the communications network, the accessed second bill information for presentation by the first network site associated with the first bill information presentment entity to a fourth site on the communications network associated with the second user entity via the communications network;

wherein, the fourth network site is different than the first, the second, and the third network sites.

114. (New) The method according to claim 106, further comprising:

receiving, by the first bill information presentment entity, second authentication information for authenticating a second user entity;

accessing, by the first bill information presentment entity via the communications network, second bill information, representing a second bill of a second biller entity for the second user entity, at a fourth site on the communications network associated with a third bill information presentment entity, the access being based on the second authentication information received by the first bill information presentment entity, and without the fourth network site receiving authentication information from the second user entity; and

retrieving, by the first bill information presentment entity via the communications network, the accessed the second bill information for presentation by the first network

site associated with the first bill information presentment entity to a fifth site on the communications network associated with the second user entity via the communications network;

wherein, the first, the second, the third, the fourth and the fifth network sites are different sites on the wide-area communications network.

115. (New) The method according to claim 106, wherein:

the first bill information presentment entity is a bill presentment service provider and the second bill information presentment entity is either an alternative bill presentment service provider or a bill aggregator.

116. (New) A system for making bill information available for presentation to a user entity via a wide-area communications network having multiple different network stations, comprising:

a first network station associated with a first bill information presentment entity configured to store first bill information, representing a first bill of a first biller entity for a first user entity;

a second network station, associated with a second bill information presentment entity, configured (i) to receive first authentication information for authenticating the first user entity, (ii) to retrieve the stored first bill information from the first network station based on the received first authentication information for the first user entity, and without the first network station receiving authentication information from the first user

entity, and (ii) to transmit the retrieved first bill information via the communications network; and

a third network station, associated with the first user entity, configured to receive the transmitted first bill information and display the received first bill information to the first user entity.

117. (New) The system according to claim 116, wherein:

the third network station is further configured to transmit the first authentication information via the communications network; and

the first authentication information received by the second network station is the first authentication information transmitted by the third network station.

118. (New) The system according to claim 116, further comprising:

a fourth network station associated with a second bill information presentment entity configured to store second bill information, representing a second bill of a second biller entity for a first user entity;

wherein the second network station is further configured (i) to retrieve the stored second bill information from the fourth network station based on the received first authentication information for a first user entity, and without the fourth network station receiving authentication information from the first user entity, and (ii) to transmit the retrieved second bill information via the communications network; and

wherein the third network station is further configured to receive the transmitted second bill information and display the received second bill information to the first user entity.

119. (New) The system according to claim 116, further comprising:

a fourth network station associated with a second user entity;

wherein the first network station is further configured to store second bill information, representing a second bill of a first biller entity for the second user entity;

wherein the second network station is further configured (i) to receive second authentication information for authenticating the second user entity, (ii) to retrieve the stored second bill information from the first network station based on the received second authentication information for the second user entity, and without the first network station receiving authentication information from the second user entity, and (ii) to transmit the retrieved second bill information via the communications network;

wherein the fourth network station is configured to receive the transmitted second bill information and display the received second bill information to the second user entity.

120. (New) The system according to claim 116, further comprising:

a fourth network station associated with a third bill information presentment entity configured to store second bill information, representing a second bill of a second biller entity for a second user entity; and

a fifth network station associated with the second user entity;

wherein the second network station is further configured (i) to receive second authentication information for authenticating the second user entity, (ii) to retrieve the stored second bill information from the fourth network station based on the received second authentication information for the second user entity, and without the fourth network station receiving authentication information from the second user entity, and (ii) to transmit the retrieved second bill information via the communications network;

wherein the fifth network station is configured to receive the transmitted second bill information and display the received second bill information to the second user entity.

121. (New) The system according to claim 116, wherein:

the first bill information presentment entity is a bill presentment service provider and the second bill information presentment entity is either an alternative bill presentment service provider or a bill aggregator.

122. (New) A method for electronically presenting bill information to a user via a wide-area communications network, the communications network having multiple different network sites including a first network site associated with a first bill information presentment entity, a second network site associated with a first user entity, and a third network site associated with a second bill information presentment entity, comprising:

receiving, by the first bill information presentment entity, first information for authenticating the first user entity;

authenticating the first user entity to the third network site based only on the

received first authentication information;

accessing first bill information representing a first bill of a first biller for the first user entity at the third network site, based on the authentication of the first user entity; and

transmitting, from the first network site, the accessed first bill information to the second network site for presentation to the first user entity.

123. (New) The method according to claim 122, wherein the multiple different network sites include a fourth network site associated with a third bill information presentment entity, and further comprising:

authenticating the first user entity to the fourth network site based only on the received first authentication information;

accessing second bill information representing a second bill of a second biller for the first user entity at the fourth network site, based on the authentication of the first user entity to the fourth network site; and

transmitting, from the first network site, the accessed second bill information to the second network site for presentation to the first user entity.

124. (New) The method according to claim 122, wherein the multiple different network sites include a fourth network site associated with a second user entity, and further comprising:

receiving, by the first bill information presentment entity, second information for authenticating the second user entity;

authenticating the second user entity to the third network site based only on the received second authentication information;

accessing second bill information representing a second bill of the first biller for the second user entity at the third network site, based on the authentication of the second user entity; and

transmitting, from the first network site, the accessed second bill information to the fourth network site for presentation to the second user entity.

125. (New) The method according to claim 122, wherein the multiple different network sites include a fourth network site associated with a third bill information presentment entity and a fifth network site associated with a second user entity, and further comprising:

receiving, by the first bill information presentment entity, second information for authenticating the second user entity;

authenticating the second user entity to the fourth network site based only on the received second authentication information;

accessing second bill information representing a second bill of a second biller for the second user entity at the fourth network site, based on the authentication of the second user entity; and

transmitting, from the first network site, the accessed second bill information to the fifth network site for presentation to the second user entity.